Dependent Eligibility

In January, 2011, Ivy Tech adopted a Working Spouse Rule which restricts health and dental coverage when a spouse has employer-sponsored, credible coverage available. Proof of dependent status is required for all dependents covered under Ivy Tech's health, dental, and vision plans.

Working Spouse Rule

If your spouse is employed and is **eligible for** employer-sponsored health and/or dental coverage (i.e., preventive care, major medical, prescription drug, preventive dental, major restoration for dental) at his or her place of employment, your spouse will not be entitled to primary coverage under Ivy Tech's Plans. If your spouse elects to enroll in his or her employer's health and/or dental plans for at least "employee only" coverage, then your spouse may also be covered by the College's plans on a secondary coverage basis.

However, your spouse may receive primary coverage under the Ivy Tech plans if he or she is:

- Unemployed

- Retired, and not covered as a retiree through his or her former employer

- Self-employed and does not have access to group health or dental coverage

- Employed, but group coverage does not provide services listed as defined above

- Employed, but spouse's employer does not pay at least 50% of the premium for "employee only" coverage

Dependent Children

Dependent children, regardless of marital status and/or student status, are eligible for coverage to the end of the month in which the child reaches age 26. A dependent child who is considered "permanently and totally disabled" may continue coverage through the Plan(s) beyond the end of the month in which the child reaches age 26 if the child is currently covered under the Plan(s) prior to reaching the age of 26, or is the dependent child of a newly hired employee. An employee wishing to cover a disabled dependent child past the limiting age must provide written proof of the child's incapacity, certified by a physician, within 120 days of the child attaining age 26. Submit documentation to your regional Human Resources Department.

If you wish to add a spouse or dependent, you must complete the Life Event section on the IvyBenefits system. You must also complete the Dependent Confirmation Documentation Remittance Form to furnish proof of eligibility. The form is available in the IvyBenefits system as well as the benefits website.

Dependent Eligibility Certification and Validation Form